

## REMARKS

Applicant replies to the Office Action dated July 2, 2008, within the shortened three month statutory period for reply. Claims 1, 2, 5, 6, and 25-34 were pending in the application and the Examiner rejects claims 1, 2, 5, 6, and 25-34. Applicants add new dependent claims 35-41. Support for the new claims and the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these new claims and amendments. Reconsideration of this application is respectfully requested.

### Summary of Examiner Interview

Applicant thanks the Examiner for the courtesies extended to Applicant's inventor and Applicant's counsel on August 7, 2008. During the Interview, Applicants' counsel described the proposed amended claim and how the presently claimed invention even further differentiates from the cited references. **Moreover, Applicant provided a detailed description as to why Applicant's invention is unique over not only the cited references, but all other reconciliation systems.** Applicant further thanks the Examiner for generally agreeing that the proposed claim set forth herein appears to overcome the cited reference. **The Examiner also agreed to phone Applicant's counsel, if further clarification or amendments are needed, prior to issuing another Office Action.**

Applicant herein describe in detail the invention as claimed and repeat Applicant's assertion as to why the claims now overcome the cited references. Applicant further provides support in the specification for the claims as amended.

As discussed during the interview, Applicant is not attempting to patent a system for reconciling transactions in an accounting system. Rather, **the presently claimed invention enables transaction information in a travel record to be matched with charge information that is not recorded in a travel record.** The presently claimed invention also performs a first match based on a one-to-one matching of transactions (e.g., the ticket price as recorded in the travel record and the charge amount for purchasing the ticket). However, the presently claimed invention **goes well beyond such one-to-one record matching** by associating a second charge, which is not reflected in the travel record, and assigning the second charge to a department code. The second charge (which is reflected in the charge record, but not reflected in the travel record) may include, for example, a fee/credit related to a change in the itinerary, an extra baggage fee at the airport, an upgrade fee, a downgrade credit, a travel agent fee and/or the like.

For example, a traveler books a reservation with an airline for a flight between Phoenix and New York with first class accommodations and the reservations system creates a travel record including the itinerary information and the cost of the flight, which is \$800. When he arrives at the airport, he is informed that the airline overbooked the first class section and offers him a seat in coach for only \$400. He accepts the offer and the airline credits his credit card in the amount of \$400. The charge card record will now show an \$800 charge and a \$400 credit. However, the travel record does not include any information regarding the bump from first class to coach and the resulting reduction of the cost of the flight to \$400. As such, under prior art reconciliation systems, the \$400 credit on the charge card record could not be matched to the initial \$800 recorded in the travel record.

Contrary to the prior art, the presently claimed invention is able to match a charge transaction to a travel record, even when the travel record does not include any information relating to the charge (e.g., the \$400 credit based on being bumped from first class to coach). In other words, the presently claimed invention does not look at the amount of the charge transaction to locate a corresponding travel record that includes the same or a similar amount to determine whether a match or near match of the charge amounts exists. In fact, as demonstrated by the example above, the \$400 charge transaction is matched with a travel record even though the travel record does not include the corresponding \$400 charge (i.e., the travel record only includes the \$800 charge).

The matching criteria used by prior art systems would not be useful in identifying these types of transactions, therefore, the prior art systems, including the cited references, would be ineffective in reconciling transactions where a first charge is reflected within a specific travel record, while a second charge relates to, but is not reflected within the specific travel record. In that regard, Applicant asserts that attempting to implement the functionality of the presently claimed invention into the system disclosed in the cited references would literally destroy the functionality of the systems of the cited references. The cited references rely on a one-to-one matching of monetary transactions, where a first monetary transaction has a corresponding second monetary transaction of the same or similar value. However, using the example above in the systems of the cited references would not yield any match because the prior systems would try to find a match for the \$400 credit (from the charge record) within the travel record; yet, the travel record would only include a \$800 charge and no credit amount whatsoever.

In the Background section of the originally filed specification, Applicant has defined “unmatched” as pertaining to “any charge records that do not have corresponding travel records, e.g., tickets that were voided after the day of issue, modifications to tickets made at the airport...” (paragraph 7). The specification goes on to fully disclose a process for reconciling the unmatched transactions. Specifically, Applicant directs the Examiner to, for example, paragraphs 0065 through 0076 for providing support for the claim amendments and the above distinctions from prior art reconciliation systems. For example, paragraph 65 recites the following:

“The auto-reconciliation process is unable to match the charge with a corresponding travel transaction because the ticket was voided and therefore no record of the travel transaction was ever loaded into the accounting database. Hence, the charge entry is an unmatched item and moved to the Unresolved Transaction list. At a later time, the offsetting credit for the voided ticket charge may be loaded into the accounting database and during subsequent auto-reconciliation processes, the system recognizes that the credit corresponds to an item on the Unresolved Items list (step 510)”

#### **Rejection under 35 U.S.C. § 112**

The Examiner rejects claims 1-2, 5-6, 11-16, and 25-34 under 35 U.S.C. § 112, first paragraph, as failing to comply with the written description requirement. Specifically, the Examiner asserts that the specification lacks support for the claim elements, “determining a client cost center based on said match upon identifying a match between a travel transaction and a charge transaction” and “determining said client cost center based on said near-match between a travel transaction and a charge transaction.” Applicant respectfully disagrees. However, to expedite prosecution, Applicant amends the claims to recite a “department code”, for which support may be found in, for example, paragraph 0060 of the originally filed specification.

#### **Rejection under 35 U.S.C. § 103(a)**

The Examiner rejects claims 1, 2, 5-6, and 25-34 under 35 U.S.C. § 103(a) as being unpatentable over Northington et al., U.S. Patent No 6,128,608 (“Northington”) in view of Dunn et al., U.S. Patent No. 5,134,564 (“Dunn”). Applicant respectfully traverses this rejection.

Northington generally discloses a system for automatic consolidation of information from a plurality of financial systems into a single accounting system. Specifically, the Northington system enables an entity to use multiple independent and potentially incompatible financial

systems to facilitate, control, and monitor its spending, purchasing and other financial activities in real-time. The automatic consolidation of information in Northington includes a reconciliation process, wherein transaction information may be entered into the system in advance of executing the transaction. For example, a user intending to purchase airfare may enter a ticket price along with any other details. When the transaction is actually executed (e.g., the airfare is purchased), then the user again interacts with the system to enter actual transaction details. The Northington system then compares the advanced transaction data with the actual transaction data to determine if non-matching transactions exist and displays such transactions to the user. Matching transactions are automatically reconciled by the system. Importantly, both sets of information (i.e., advanced and actual) are maintained by a single system, and significantly, **both records directly correspond with each other and contain cross-identifying information (i.e., information in one record identifies information in another record).**

Dunn generally discloses a system for reconciling a bank statement against a customer's records. Specifically, the Dunn system retrieves account transaction data from a bank and retrieves spend and deposit information from the customer's information in order to compare the two datasets to search for corresponding transactions. The Dunn system enables an administrator to define various threshold values, which determines the level of scrutiny applied by the system when determining a match. When one or more transactions are found that do not meet the match threshold, the threshold may be lowered and the matching process repeats until all transactions that can be matched, are matched. While the two datasets of Dunn may not contain the exact same information, there remains a direct correlation between the datasets. **Dunn is simply determining that direct correlation by matching two corresponding monetary amounts that are within a threshold amount of difference from each other.**

Northington and Dunn each disclose systems that provide some level of reconciliation of transactional data. Each reference discloses reconciliation of account information using known reconciliation techniques for matching offsetting transactions (e.g., one-to-one correlation within a certain threshold). However, the cited references are silent as to providing reconciliation of data between travel agent data (travel record) and transaction account issuer data (charge account data). More significantly, neither of the cited references discloses matching a charge transaction to a travel record when the travel record does not include any monetary data pertaining to the

charge. In contrast, the presently claimed invention discloses reconciling a charge record to a travel record, when the charge is not reflected in the travel record. In other words, the travel record does not include a corresponding charge. As such, neither Northington, Dunn, nor any combination thereof, disclose or contemplate the following uniquely combined steps in each of independent claims 1 and 25.

- receiving a department code associated with a travel record, wherein said travel record has a first amount and first data
- matching a first charge to said first amount of said travel record
- assigning said first charge to said department code
- associating a second charge with said first data of said travel record, wherein said travel record does not include said second charge, wherein said second charge is associated with a change to said travel record
- assigning said second charge to said department code associated with said travel record

Claims 2, 5, 6, 12-16, and 26-34 variously depend from independent claims 1 and 25, therefore dependent claims 2, 5, 6, 12-16, and 26-34 are differentiated from the cited reference for at least the same reasons as set forth above, as well as in view of their own respective features.

New claims 35-41 variously depend from independent claim 1, therefore new dependent claims 35-41 are differentiated from the cited reference for at least the same reasons as set forth above, as well as in view of their own respective features.

The Examiner rejects claims 11-16 under 35 U.S.C. § 103(a) as being unpatentable over Northington et al., U.S. Patent No 6,128,608 (“Northington”) in view of Dunn et al., U.S. Patent No. 5,134,564 (“Dunn”) and in further view of Harada, U.S. Patent Publication No. 2003/0208440. Applicant respectfully traverses this rejection.

Harada generally discloses an international payment system, where payment instructions are communicated from a customer in first country to a local currency account of a second another country. A payment is then provided from the local currency account to a beneficiary account of the intended beneficiary. Harada also discloses a payment request that is communicated to a funds account to ensure that a sufficient balance exists to cover the payment. The funds may be exchanged for the foreign currency of the local currency account, and payment

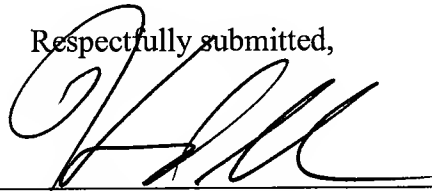
made to the local currency account either by transferring funds directly to it, or by providing a credit entry in a general ledger on behalf of the local currency account in the first country. The Harada system enables direct access to transaction status information at the local currency account.

Harada generally discloses known accounting procedures, wherein the transfer of funds are tracked and maintained by a general ledger. In other words, a first ledger account maintain a payable record of the funds that are transferred while a second ledger account maintains the funds as a receivable. The receivable record serves to offset the payable record when the payment is received. Therefore, the individual entries within the two records directly correspond to each other. This is contrary to the presently claimed invention, which discloses reconciling a charge to a travel record, when the charge is not reflected in the travel record. In other words, the travel record does not include a corresponding charge. As such, neither Northington, Dunn, Harada, nor any combination thereof, disclose or contemplate the uniquely combined steps recited above and claimed by independent claim 11.

Claims 12-16 depend from independent claim 11, therefore dependent claims 12-16 are differentiated from the cited reference for at least the same reasons as set forth above, as well as in view of their own respective features.

Applicant respectfully submits that the pending claims are in condition for allowance. The Commissioner is hereby authorized to charge any fees, which may be required, or credit any overpayment, to Deposit Account No. **19-2814**. Applicant invites the Office to telephone the undersigned if the Examiner has any questions regarding this Reply or the present application in general.

Respectfully submitted,



Date: August 25, 2008

By: \_\_\_\_\_

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